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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR  
CONDUCTING CASHLESS FINANCIAL  
TRANSACTIONS

**Art Unit:** 3624

**Examiner:** Hani Kazimi

AMENDMENT AND RESPONSE TO  
FIRST OFFICE ACTION

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment mailed January 12,  
2005, please enter the following amendments and remarks.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 6 of this  
paper.

**Remarks/Arguments** begin on page of this paper.